

GEB Network Partner: DNB

# NORWAY

Founded in 1822, DNB is the largest financial services group in Norway with over 1.3million customers and more than 9,000 employees. DNB offers a wide range of insurance solutions for the local market including Group Life, Health, Travel, Disability and Accident insurance.

## MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Group Life, Medical, Travel, Disability Accident products;
- Medical plans may be customised to include co-payments;
- Provider network with extensive geographic coverage and direct payment capability;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care and treatment guidance;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- GP/specialist referrals are not required to schedule appointments/treatment;
- Member service centre for support with questions about benefits, claims, billing issues. Representatives are available during normal business hours.

Norway annual medical trend: 5.0% AON; 4.3% WTW; n/a Mercer (2020)

## HEALTH & WELLBEING

In addition to group benefit plans, DNB also offers clients a range of health and wellbeing programmes designed to help members *Stay healthy and Return to health after sickness or injury*:

### *Stay healthy*

- Vaccinations;
- Telemedicine providing virtual doctor visits through audio or video consultations;
- 24/7 access to psychological counselling/mental health support services available for screening and treatment;

### *Return to health*

- Disability management/return to work programme;
- Medical second opinion services for consultation on complex care, treatment alternatives.



*Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.*